

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1-36. (Canceled)

37. (Currently Amended) A computerized method for implementation of multiple accounts, wherein the multiple accounts include at least one card payment instrument account from a card issuer and at least one investment account from a financial institution, the method comprising:

providing an investment fund card application to an applicant, the investment fund card application entitling an approved cardholder to establish a card payment instrument account and an investment account;

approving a submitted investment fund card application through an application processor system;

establishing the card payment instrument account through the card issuer for the approved cardholder upon approval, wherein the card payment instrument account includes a reward feature available to the cardholder;

automatically creating the investment account for the approved cardholder through the financial institution upon approval;

linking the card payment instrument account from the card issuer to the investment account from the financial institution;

issuing a card payment instrument linked to the multiple accounts, the card payment instrument bearing the name of the financial institution and the name of the card issuer;

establishing a reward structure through an agreement between the financial institution and the card issuer, ~~wherein funding of the reward feature is shared between the financial institution and the card issuer;~~

implementing the reward feature by tracking expenditures made through the card payment instrument account and calculating a monetary reward amount in relation to the tracked expenditures;

depositing the monetary reward amount generated by the reward feature into the investment account at a predetermined time interval; and

allowing independent funding of the investment account by the cardholder.

38. (Canceled)

39. (Canceled)

40. (Previously Presented) The computerized method of claim 37, wherein the card payment instrument account includes at least one of a credit card account, a stored value card account, a debit card account, and a multi-featured credit on a debit card account.

41. (Previously Presented) The computerized method of claim 37, wherein the investment account includes at least one of a mutual fund account, a stock account, an individual retirement account, a 401(k) plan account, a savings account, a certificate of deposit account, a money market fund, and an employee stock purchase account.

42. (Previously Presented) The computerized method of claim 37, further comprising calculating the monetary reward amount each month as a percentage of net purchases in the card payment instrument account.

43. (Previously Presented) The computerized method of claim 37, further comprising transferring the monetary reward amount to the investment account at least once a year.

44. (Currently Amended) A computerized method for establishing and implementing multiple accounts, wherein the multiple accounts include at least one card payment instrument account from a card issuer and at least one investment account from a financial institution, the method comprising:

simultaneously offering multiple accounts including the card payment instrument account through the card issuer and the investment account from the financial institution by providing an investment card application;

when a recipient of an offer for multiple accounts accepts the offer for multiple accounts by completing the investment card application, establishing the card payment instrument account in response to the acceptance, wherein the card payment instrument account includes a reward feature available to the recipient;

automatically creating the investment account after the in-response to the acceptance by upon notification provided to notifying the financial institution to create the investment account upon issuance establishment of the card payment instrument account by ~~the~~ a card issuer computing system;

issuing a card payment instrument linked to the multiple accounts through the card issuer computing system, the card payment instrument bearing the name of the financial institution and the name of the card issuer;

establishing a reward structure through an agreement between the financial institution and the card issuer, ~~wherein funding of the reward feature is shared between the financial institution and the card issuer;~~

implementing the reward feature by tracking expenditures made through the card payment instrument account and calculating a monetary reward amount in relation to the tracked expenditures; and

depositing the monetary reward amount generated by the reward feature into the investment account at predetermined time intervals.

45. (Previously Presented) The computerized method of claim 44, further comprising allowing independent funding of the investment account by the recipient.

46. (Canceled)

47. (Previously Presented) The computerized method of claim 44, wherein the card payment instrument account includes at least one of a credit card account, a stored value card account, a debit card account, and a multi-featured credit on a debit card account.

48. (Previously Presented) The computerized method of claim 44, wherein the investment account includes at least one of a mutual fund account, a stock account, an individual retirement account, a 401(k) plan account, a savings account, a certificate of deposit account, a money market fund, and an employee stock purchase account.

49. (Previously Presented) The computerized method of claim 44, further comprising calculating the monetary reward amount each month as a percentage of net purchases in the card payment instrument account.

50. (Previously Presented) The computerized method of claim 44, further comprising transferring the monetary reward amount to the investment account at least once a year.

51. (Canceled)

52. (Canceled)

53. (New) A computerized method for implementation of multiple accounts, wherein the multiple accounts include at least one card payment instrument account from a card issuer and at least one investment account from a financial institution, the method comprising:

- establishing a partnership between the financial institution providing the at least one investment account and the card issuer providing the at least one card payment instrument account for linking card instrument accounts with investment accounts;
- providing to a cardholder a co-branded card instrument with co-branded indicia of the card instrument account provider and the investment account provider on the card instrument;
- providing an investment fund card application to an applicant, the investment fund card application entitling an approved cardholder to establish a card payment instrument account;
- approving a submitted investment fund card application implementing an application processor system;
- establishing the card payment instrument account through the card issuer for the approved cardholder upon approval, wherein the card payment instrument account includes a reward feature available to the cardholder;
- linking the card payment instrument account from the card issuer to the investment account from the financial institution;
- establishing a reward structure through an agreement between the financial institution and the card issuer;
- implementing the reward feature by tracking expenditures made through the card payment instrument account and calculating a monetary reward amount in relation to the tracked expenditures; and

depositing the monetary reward amount generated by the reward feature into the investment account at a predetermined time interval.